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# ABOUT REDLANDS CO-OPERATIVE GROVE PLANTINGS

THE GRIFFING  
BROTHERS CO.

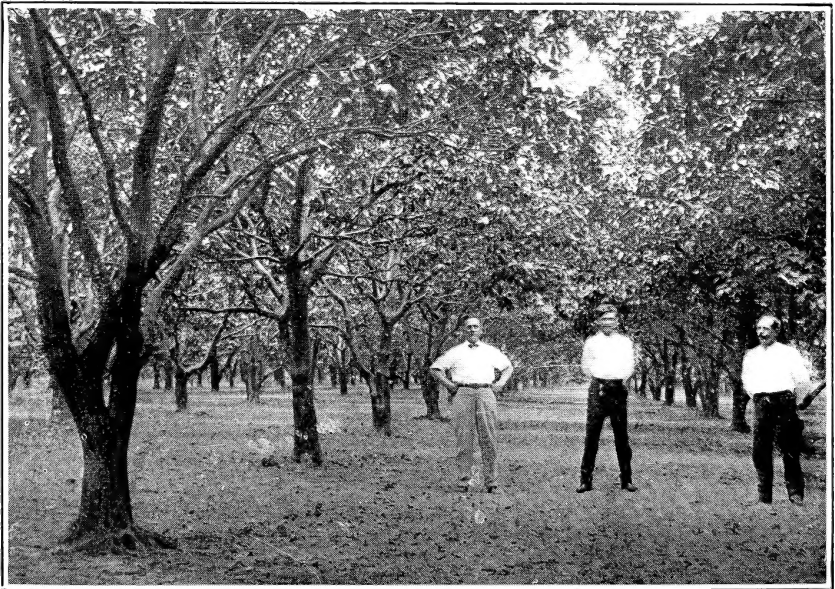
JACKSONVILLE  
AND MIAMI  
FLORIDA

WINGLEY ENG'G CO.  
JAX, FLA.





**Dade County Court House, Miami, Fla., Built from Dade County Coral Rock. An abundance of similar building material abounds in the Redland section.**

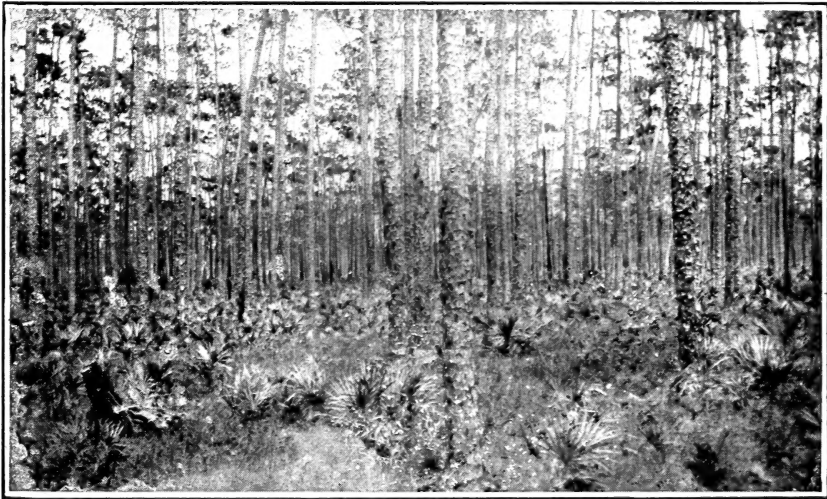


**An Old Time Grape Fruit Grove in Dade County, from which fortunes have been taken.**



**A Plan for Developing**  
*The*  
**Redland Co-operative Citrus Groves**  
by  
*The Griffing Brothers Company*  
*of Florida*

The proposition herein set forth is backed by the Griffing Brothers Company, Nurserymen, with over a half million dollars capital and surplus, and a quarter century's experience in this work.



**Virgin Redlands Forest as growing on the 400 acres reserved for Redlands Co-operative Grove Plantings. Photo July, 1912.**

Four hundred acres of the finest Redland GRAPE FRUIT (Pomelo) land in the world are available in one body, for co-operative development on a basis that enables a man of moderate means to secure an interest that should make him financially independent.

Groves already on some of this Redland tract as well as on every side of it, are indisputable evidence of the soundness of the proposed development.





**Logging Machine clearing away the Forest for Redland Co-operative Grove Planting.**

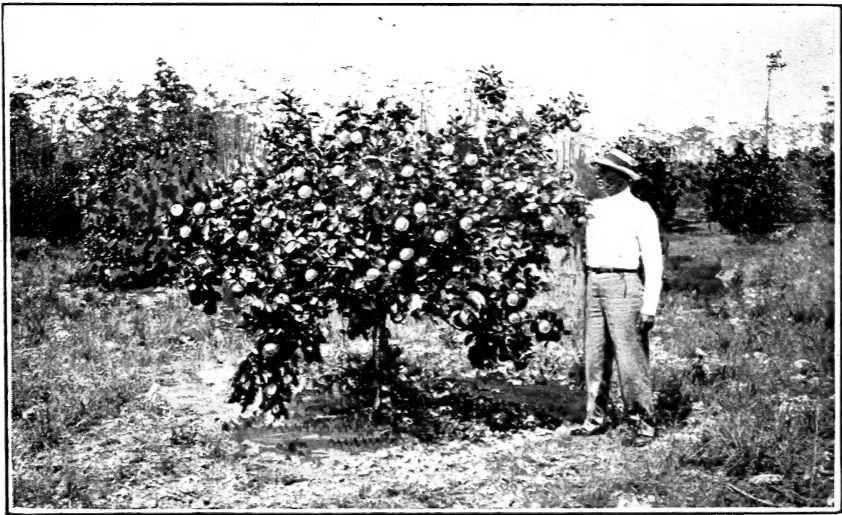
The Griffing Brothers Company guarantee to deliver bearing Groves covering all contracts, at the end of eight years from the planting of the first series, and in the meantime to cultivate and care for the trees, market crops and apply the proceeds as set forth in this prospectus and contract executed by them.



**A Redland Grove in its second year.**



Divided into five acre units, the 400 acres makes a limit of eighty contracts for Redland Co-operative Orchards.



**Four Year Old Fruiting Grove in Florida Redlands.**

The development will be in four series of 100 acres each, (20 units of 5 acres each). The price charged for the grove units in the several series is only about two fifths (2-5) of the cost of the land, trees, clearing, planting, fertilizing, and years of care to bring the properties into first class, profitable, bearing groves.

The Griffing Brothers Company, are amply able, and have sufficient confidence in the production and returns from the young groves to advance the deficiency depending upon a percentage of the earnings being sufficient to repay them; the 3-5 and the balance of earnings, to pay the purchaser at the rate of 6 per cent or over per annum on the money he has invested.





**Fine Macadam Roads, bordered by beautiful groves, traverse the Redlands in every direction.**

As close as one can estimate the cost of land, clearing, planting with the best trees, caring for and fertilizing the four groves, one of each series, to end of development period is \$15,855.00, deducting from this the contract price for the same four groves, \$6,300.00 and you have a deficiency of \$9,555.00 or \$2,383.75 each. Multiply the 9,555.00 by 20 or the 2,383.75 by 80 and you will realize the gross amount that must be advanced by the Griffing Brothers Company.

The Griffing Brothers Company are not going to give this amount to the contract holders, but purpose to get it back from the fruit produced, on the young grove.

And commencing with the fifth year, pay back to the contract holders 20 per cent. of the earnings from the fruit produced, the 20 per cent. of earnings we estimate will amount to over \$595.00 on each contract, over 6 per cent. per annum for the money invested. This makes his actual cash investment \$903.00 for a grove worth from \$5000.00 to \$7500.00, capable of producing an annual income of at least \$1500.00 for many years.

Co-operative enterprises, to be successful, must be the joining of certain essential elements, varying with the nature of the business.

In our Citrus Orchard development land, time, money, experience, ability and reliability are essential parts.

If everyone who wants a citrus orchard, has ample time, money and ability, all of them could easily have one. If we had plenty of available idle capital, we could easily develop our entire tract and reap all the benefit.



However, by combining our land, available resources, experience and ability, with small amounts of capital from 80 others who want groves, an ideal co-operative plan is at once practicable and certain of success.

Our confidence in Redland Grape Fruit Groves is amply shown by our contributing land, trees and nearly twice the amount of money as do the purchasers, depending entirely upon the orchard returns for our being repaid.

Every contract holder will begin to share in the profits of the first two series the fifth year, the sixth year three series will be profitable, the seventh year, and thereafter all four series will be producing a profit for the benefit of each contract.

### PRICE

The price of the contracts: first series, \$1500.00; second series, \$1550.00; third series, \$1600.00; and fourth series, \$1650.00 each. Payable 10 per cent. at time of making application, balance in monthly payments of \$25.00 each, no interest or taxes.



The Norwood Grove. 8 years old, producing \$15 to \$25 worth of fruit per tree, 70 trees per acre. See Mr. L. T. Norwood's sworn affidavit on Page 6.



## What Mr. Norwood has Accomplished and Swears to.

TO WHOM IT MAY CONCERN: This is to certify that I have lived on my Redland homestead, one mile from Silver Palm, ten years; that eight years ago I planted about five acres in Grapefruit Grove and have added to the grove until I now have 15 acres mostly in bearing trees.

Many of the oldest trees are over 25 feet in height and are carrying a crop of 10 to 12 boxes fancy fruit per tree this season. The same trees produced a good crop last year, which net me \$2.00 to \$2.50 per box on the trees.

I have already been offered \$1.50 per box on the trees this season, but am holding it for \$2.00.

I have never sprayed my trees and they have never been troubled with scale or any other kind of insects or diseases.

Signed: L. T. NORWOOD.

Subscribed and sworn to before  
me, this 23rd day of July, 1912.

C. W. HILL,  
Justice of the Peace.



**Seminole Grove.** A twenty-five acre grove developed by the Griffing Brothers Company for certificate holders of The Seminole Citrus-Pecan Groves. Now 7 years old bearing its third crop of fruit. See copy on page 7 of President Carters letter giving estimate of fruit now on grove.



**Bade County Citrus Sub-Exchange**

MEMBER OF FLORIDA CITRUS EXCHANGE

Miami, Fla. July 26th, 1912.

GRIFFING BROTHERS CO.,  
Miami, Fla.

Gentlemen:

At request of your Mr. A. M. Griffing, Mr. B. S. Potter, Superintendent of the Cocoanut Grove Packing House, in company with the writer, visited the Seminole Grapefruit Grove, of 25 acres, and estimated the number of boxes of Grapefruit on the trees. After going over the entire grove carefully we estimate that you will have not less than 3,600 boxes; we also found the grove in fine condition.

Yours very truly,

W. T. CARTER, Pres.  
Cocoanut Grove Citrus Growers Ass'n.

**ARE YOU FROM MISSOURI ?**

To those, who as the saying goes, "are from Missouri" and "want to be shown," we have prepared a closely figured estimate, showing the cost of land, clearing, planting, fertilizing and care of one grove each of the four series, during development period, bringing same into profitable bearing groves. Also table showing the earning that may very reasonably be expected from same. Showing that through this Co-operative plan each of the groves would have practicably paid themselves out.

**A Careful Study of the Estimate will be Interesting.**

**IF YOU MUST "BE SHOWN" FARTHER.** If you must see with your own eyes, go with us to Silver Palm and the Redland Co-Operative Plantings. See the groves on the property and all around it. Talk with the people who developed and own them. **Let us show you.** We will if you give us the opportunity.

**Cost of Land, Trees, and Estimated Cost Cleaning, Planting, Fertilizing and Caring for Groves Based on One Unit from Each of Four Series**

**FIRST YEAR DEVELOPMENT.**

Cost of four, five acre units.....		\$2,000.00
Clearing and preparing for planting 1 unit (5 acres) of the first series.....	\$291.25	
400 grove trees planted.....	280.00	
Cultivation, watering and care.....	125.00	
Fertilizer and incidentals.....	100.00	

Cost of 1st years development of 1 unit (5 acres).....	796.25
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Investment of Griffing Brothers Company in one unit each of the four series at end of first year.....	2,796.25
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**SECOND YEARS DEVELOPMENT**

Clearing, preparing and planting one unit (5 acres) of second series.....	796.25
Second years care of first years unit.....	
Cultivation, pruning, etc.....	160.00
Fertilizer and incidentals.....	180.00

Cost of opening up second series unit and care of 1st series unit.....	1,136.25
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Investment in the four units, two of which are under development, at end of second year.....	3,932.50
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**THIRD YEARS DEVELOPMENT.**

Cost of clearing, planting, care and fertilizing of one unit third series.....	796.25
Second years care of second series unit.....	340.00
Third years care of first series unit.....	
Cultivation, pruning, etc.....	195.00
Fertilizers and incidentals.....	240.00



Cost of opening up third series unit and care of first and second series units.....	1,571.25
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Investment in four units, three of which are under development at end of third year.....	5,503.75
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**FOURTH YEARS DEVELOPMENT.**

Cost of clearing, planting, care and fertilizing of one unit (5 acres) fourth series.....	796.25
Second years care of third series unit.....	340.00
Third years care of second series unit.....	435.00
Fourth years care of first series unit.....	
Cultivation, pruning, spraying, etc.....	215.00
Fertilizing and incidentals.....	265.00

Cost of opening up fourth series unit and care of first, second and third series units.....	2,051.25
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Investment in the four units all under development.....	7,555.00
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**FIFTH YEARS DEVELOPMENT.**

Second years care of fourth series unit.....	340.00
Third years care of third series unit.....	435.00
Fourth years care of second series unit.....	480.00
Fifth years care of first series unit.....	535.00

Cost of fifth years care of four units all under development.....	1,790.00
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Investment in four units to end of fifth year.....	9,345.00
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**SIXTH YEARS DEVELOPMENT.**

Third years care of fourth series unit.....	435.00
Fourth years care of third series unit.....	480.00
Fifth years care of second series unit.....	535.00
Sixth years care of first series unit.....	585.00

Cost of sixth years care of four units.....	2,035.00
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Investment in four units to end of sixth year.....	11,380.00
Forwarded.....	\$11,380.00

**SEVENTH YEARS DEVELOPMENT.**

Fourth years care fourth series unit.....	480.00
Fifth years care third series unit.....	535.00
Sixth years care second series unit.....	585.00
Seventh years care first series unit.....	585.00

Cost seventh years care of four units.....	2,185.00
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Investment in four units to end of seventh year.....	13,565.00
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**EIGHTH YEARS DEVELOPMENT.**

Fifth years care fourth series unit.....	535.00
Sixth years care third series unit.....	585.00
Seventh years care second series unit.....	585.00
Eighth years care first series unit.....	585.00

Cost eighth years care of four units.....	2,290.00
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Investment in four units at end of eighth year.....	15,855.00
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**ESTIMATE OF INCOME COMPARED WITH COST.**

Income from payments on contracts and from fruit, based on one unit each of four series sold within the first year.

**FIRST YEARS RETURNS.**

Initial payment first series.....	150.00
Eleven monthly payments on first series.....	275.00
Initial payment on second series.....	155.00
Eight monthly payments on second series.....	200.00
Initial payment on third series.....	160.00
Five monthly payments on third series.....	125.00
Initial payment on fourth series.....	165.00
Three monthly payments on fourth series.....	75.00

Income to end of first year.....	1,305.00
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Investment to end of first year.....	2,796.25
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Income to end of first year.....	1,305.00
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Investment in excess of income.....	1,491.25
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**SECOND YEARS RETURNS.**

Twelve monthly payments on four series.....	1,200.00
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Income to end of second year.....	2,505.00
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Investment to end of second year.....	3,932.50	
Income to end of second year.....	2,505.00	
Investment in excess of income.....	1,427.50	
<b>THIRD YEARS RETURNS.</b>		
Twelve monthly payments four series.....		1,200.00
Income to end of third year.....		3,705.00
Investment to end of third year.....	5,503.75	
Income to end of third year.....	3,705.00	
Investment in excess of income.....	1,798.75	
<b>FOURTH YEARS RETURNS.</b>		
Twelve monthly payments four series.....		1,200.00
Income from fruit produced on first series (four-year-old trees) .....		375.00
Income to end of fourth year.....		5,280.00
Investment to end of fourth year.....	7,555.00	
Income to end of fourth year.....	5,280.00	
Investment in excess of income.....	2,275.00	
<b>FIFTH YEARS RETURNS.</b>		
Seven monthly payments first series.....		175.00
Eleven and four-fifths monthly payments on second series.....		295.00
Twelve monthly payments on series three and four.....		600.00
<i>Returns from fruit.</i>		
Second crop from first series (Five-year-old trees) .....	725.00	
First crop from second series.....	375.00	
	1,100.00	
20 per cent. of returns to contract holders.....	220.00	
80 per cent. of returns to G. B. Co.....		880.00
Income to end of fifth year.....		7,230.00
Investment to end of fifth year.....	9,345.00	
Income to end of fifth year.....	7,230.00	
Investment in excess of income.....	2,115.00	
<b>SIXTH YEARS RETURNS.</b>		
Four and three-fifths monthly payments on third series.....		115.00
Eight and two-fifths monthly payments on fourth series.....		210.00
<i>Returns from fruit.</i>		
Third crop from first series (Six-year-old trees) .....	1,060.00	
Second crop from second series.....	725.00	
First crop from third series.....	375.00	
	2,160.00	
20 per cent. of returns to contract holders.....	432.00	
80 per cent. of returns to G. B. Co.....		1,728.00
Income to end of sixth year.....		9,283.00
Investment to end of sixth year.....	11,380.00	
Income to end of sixth year.....	9,283.00	
Investment in excess of income.....	2,097.00	
<b>SEVENTH YEARS RETURNS.</b>		
Fourth crop from first series (Seven-year-old trees).....	1,340.00	
Third crop from second series.....	1,060.00	
Second crop from third series.....	725.00	
First crop from fourth series.....	375.00	
	3,500.00	
20 per cent. returns to contract holders.....	700.00	
80 per cent. of returns to G. B. Co.....		2,800.00
Returns to end of seventh year.....		12,083.00
Investments to end of seventh year.....	13,565.00	
Income to end of seventh year.....	12,083.00	
Investment in excess of income.....	1,482.00	
<b>EIGHTH YEARS RETURNS.</b>		
Fifth crop from first series (Eight-year-old trees).....	1,560.00	
Fourth crop from second series.....	1,340.00	
Third crop from third series.....	1,060.00	
Second crop from fourth series.....	725.00	
	4,685.00	
20 per cent. of returns to contract holders.....	937.00	



80 per cent. of returns to G. B. Co.....	3,748.00
Total income for eight years.....	15,831.00
Investment or cost of property, development, and eight years care.....	15,855.00
Total income, less than 50 per cent. paid by purchaser, balance earned	
from fruit,.....	15,831.00
	<u>24.00</u>



**Five-Year Olds. View in the Bonney Grove 1 1-2 miles from Redland Co-operative Groves.**



**Lower branches of a 5-year old fruiting tree. A low average for well grown five-year old trees is two boxes per tree, 80 trees per acre. Figure and see if our estimate on page 9 is too high.**



Multiply the investment by The Griffing Brothers Company, at the end of each year, by 20, to get the total amount to be advanced by them for the series of 20 contracts. This shows how certain the Company must be of Redland Orchard results, before THEY would enter into such a co-operative development.

These estimates we know to be conservative and can be verified by results from grove now on the property and other groesv within one mile. By the co-operative management the company gets pay for high class development, the purchaser realizes a good chance and at the end of the eighth year becomes possessor of a grove producing from \$1000.00 to \$1500.00 worth of fruit annually.



Some of Mr. Lee's 6 year old trees averaging 6 to 8 boxes of fruit.

### **What Mr. Lee Has Accomplished, Swears to and Has the Trees and the Goods to Show You.**

This certifies that in the year of 1905, I moved to lower Dade County, Florida, and took up a homestead about two miles from Goulds, Florida, on the Redlands of that section and in November, 1905, I planted my first grove of Grapefruit, consisting of about four acres. I have averaged a net price of \$2.40 per box for my fruit produced on this grove since it has been bearing, and the present season all my seven year old trees are carrying an average of 10 boxes per tree.

I don't believe there is any section of Florida where Grapefruit are more productive and profitable than on the Redlands of Dade County.

Signed: PRESTON H. LEE,

Subscribed and sworn to before  
me, the undersigned authority.  
this 24th day of July, 1912.

R. W. FRENCH,  
Notary Public.





**A Grove Now on the Property.**

The above shows a 5 acre grove, 6 years old, now on the 400-acre tract. These trees are bearing a fine crop this season for which we expect good prices. As a matter of fairness to all concerned 20 per cent. of the returns of this crop will be divided among all purchasers who close contracts by January 1st, 1913.

This season much of the fruit will be kept on the trees as long as possible for the benefit of prospective purchasers who go to inspect the property.



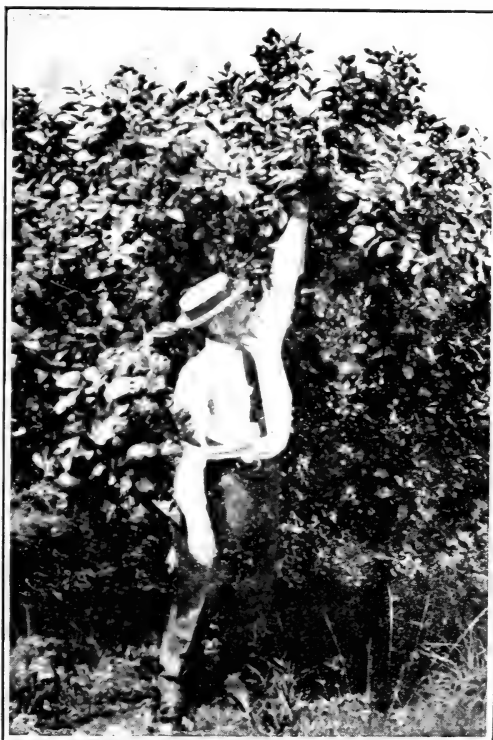


In a 10 Acre Block of 7 Year Olds. These trees are planted about 60 to the acre and are carrying an average of five boxes per tree. Eighty trees per acre would not have been too close.

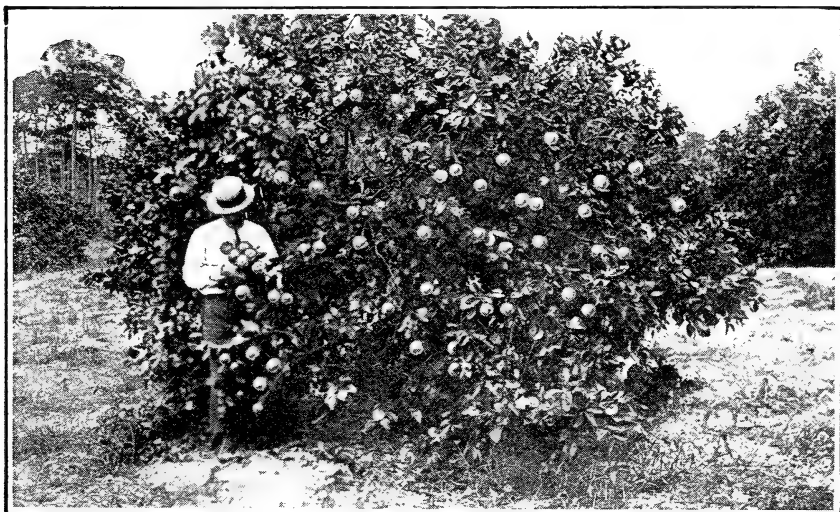
#### **Mr. EARLE**

estimating the  
fruit on six  
year old trees  
in the five-acre  
grove now on  
the property.

Last year the fruit on this five acre grove net, above all expense of harvesting a little over \$1,300.00. This year it has nearly doubled the amount of fruit that it carried last. What do you think of our estimate on page 9?







**An Eight Year Old.** Such fruiting as this, all nice bright fruit, convinced us that the Redlands was the place to grow Grapefruit and Oranges.

(Copied from Miami Sunday Herald, July 14, 1912)

## **The Redlands of Dade County**

### **The Grapefruit Section of Florida**

When the orange groves of North Florida were frozen years ago, the extreme southern end of the state was unknown for citrus fruit.

Soon after the severe freezes numerous former grove owners from central and northern parts of the state began to come farther south, to find, if possible, a place where citrus fruit growing was safe. Some located about Miami, while others attracted by the chance to homestead 160 acres, kept going until they found the Redland section.

Cutler at that time was the principal trading point, and much hardship was endured by these pioneers. There were nothing but trails on which to carry produce out to exchange for provisions. But many of the early settlers stuck in spite of every hardship, gradually cleaning some land, and then they planted orange and other trees.

Soon the remarkably fine growth made by these trees attracted attention, and the plantings were slowly extended, until quite extensive groves were had by some of the more farsighted settlers.

Almost invariably the citrus trees began to bear the fourth year and where properly cared for, bore and still bear good crops each year.

Naturally these facts became generally known and among others, the Griffing Brothers Company, Nurserymen, had their attention early directed to the possibilities

of the Redland for the growing of fine nursery stock. Some six years ago this enterprising company secured land, made the first planting of citrus trees, and have been extending their holdings from year to year.

When fully satisfied that the Redland was beyond doubt the most desirable of any section in the state for grapefruit, the Griffing Brothers Company bought an entire section, 640 acres, of the highest located Redland. From this 400 acres have been selected which they are now putting on the market in 5-acre groves of grapefruit, on a co-operative plan that makes it easy for even those in moderate circumstances to secure a paying grapefruit grove that before long will make the owner independent.

Being one of Florida's oldest and most substantial business houses, The Griffing Brothers Company's guarantee, backed by its resources and facilities gives the purchaser assurance against probability of loss, making this an investment, not a speculation.

The co-operative features in this plan of developing citrus orchards is no new thing with The Griffing Brothers Company, so in no way is it experimental.

They have to their credit a 275-acre citrus and pecan grove, known as the "Seminole Grove," the citrus grove being located three miles west of Miami, the pecan grove in Baker County.



However, do not overlook the fact that developing groves is only a small part of the activities of this company. Growing citrus and other fruit and ornamental trees and plants is the principal business.

In extent of acreage and number of sorts of trees grown the nursery is the largest in the United States, and it has taken over 25 years to build up this enviable business, and a reputation for guarding the interests of their customers.

(Copied from Miami Sunday Herald, July 21, 1912)

## **Silver Palm, an Enterprising Community of South Dade County**

Some of the towns in the south end of Dade county have had such spectacular growth that others of the older settlements have rather been lost to sight for various reasons.

One at least of these older communities, however, is beginning to come into sight and gives promise of becoming the metropolis of the south end. We refer to the Silver Palm, named after a beautiful sort of silver leaved palm once abounding thereabouts, but now becoming extinct because of the clearing of the forests.

Silver Palm is the community center of many old settlers, who in the early days homesteaded their farms, and who, after years of toil, have become prosperous, many having groves worth on an income basis from one thousand to two thousand dollars per acre, depending on the care given the trees. This is the result of nine or ten years time and work, and a start without capital, as the most of them hardly had a dollar, and had to depend largely, during the first years, on the wild growing complotie and game.

Now, after a few years, these conditions do not exist. Automobiles are about as common as horses, as ideal rock roads are numerous and many substantial residences have been built. In very few places could such progress have been possible in so short a period.

At Silver Palm a large two-story school house was built some few years ago, as well as two churches. The school attendance is nearly 100, and the building is also used for social purposes.

There is now no more of this desirable Redland to be secured by homesteading. Occasionally a good tract comes on the market but is snapped up immediately by waiting investors.

The secret of this remarkable development in this limited area of Florida, is the undoubted quality of the red soil which has given the name "Redland district" to this section of which Silver Palm is almost the center, located on the highest and best part of the district.

Ever since the citrus groves of northern Florida were finally frozen, many of the former owners have been settling in South Dade county, where there is no frost risk, and also where the soil produces early, yearly crops of the finest variety of grape fruit.

One of the chief reasons for the coming revival and permanent growth of Silver Palm is due to the enterprise of the Miami nurserymen, the Griffing Brothers Company who have been interested in Redland for growing nursery stock for 5 or 6 years. They also kept close watch of the early planted groves, and, becoming satisfied that no other place in the world could produce as much average grove profit, they bought an entire section of school land (640 acres) primarily for nursery purposes.

They at once cleared a large acreage and have over a half million fine nursery trees, mostly citrus, now growing. The remarkably vigorous, thrifty growth of these young trees was conclusive proof of fine grove development for profit.

A thorough soil survey of the whole section was made, and 400 acres of the best was selected for making citrus orchards, to be sold at a low cost and on easy terms. In addition 50 acres was set aside, adjacent to Silver Palm, and including the school house and church, for developing into a beautiful town, with wide park-like streets planted with the best tropical trees, palms and shrubs.

The town will be laid out with fine large residence and business lots, one of the former to be given free to each purchaser of a grove, and fine residences will soon be erected thereon. Everything indicates that within a year, a substantial beginning will be made towards making Silver Palm the most beautiful town in Dade county.

It is difficult to imagine the far-reaching results the development of 400 acres, in 5-acre orchards, will have on the surrounding country. Such an acreage planted to grapefruit is far beyond anything before attempted. It would be impractical except for some one like the Griffing Brothers Company with its long experience and great resources and facilities.

Inside of five years this property, covered with bearing orchards, should have a value of \$1,000 per acre or \$400,000, and the 80 fortunate owners of the 5-acre orchards will for many years, have an independent living income.



Each party's interest will be represented by a Bond for Title Certificate, and after paying in full, each party will be given Warrantee deed to the residence lot and whatever acreage he may have paid for, but the marketing and care is to be on an undivided and co-operative basis for eight years from the planting of the first series. When the first series has completed its eighth year, the management of these co-operative plantings will be turned over to the contract holders, who will carry on the business, as they may decide among themselves. In case some of the members want to handle their property themselves, they may do so, or if desired, the Griffing Brothers Company, will arrange for the future care and management on a fair percentage basis.

#### **A HOME NEAR THE GROVE**

Is a most desirable feature of our proposition. In addition to the grove each purchaser is given free a large 50x140 ft. residence lot in Silver Palm, a thriving village with commodious school, churches, stores, telephone, R.F.D., and the social center of a prosperous community, on a fine Macadam road.

Our property is 25 miles south of Miami, 1 1-2 miles from the Florida East Coast Railway Station. A branch road for freight has a loading point about 1-8 mile from our land, and there are prospects of interurban connections soon.

These residence lots are adjacent to church, school and business center. The company agrees to build wide parked streets planted with choice tropical trees, palms and shrubs. These improvements together with the development of adjacent property into profitable groves, and the consequent settling and building of homes, will give these lots an immediate value of \$150.00 to \$200.00 each. They are a part of an organized community, not a subdivision miles from anywhere in a wilderness.



**The Luxuriant Growth of Palms. Gives most pleasing effect to parked streets**



## Summary of What We Offer

A perfect title to property, only two transfers from the State.

A home and a property that will earn you a good living, in the most pleasant, all the year around place to live in, in the world.

A home in a settled up-to-date community, not a prospective community, but one that now exists.

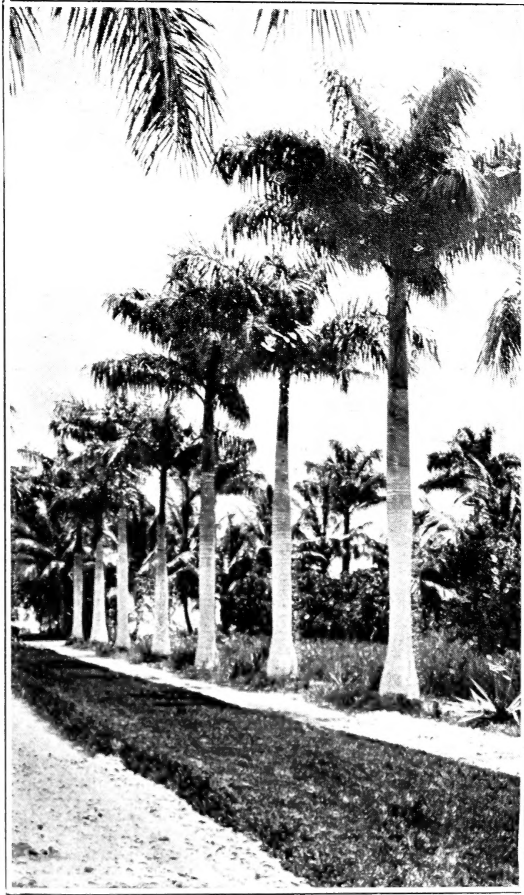
A guarantee of a bearing grove. A grove that we must make pay in order to get back from the earnings the bulk of development cost.

At end of development period groves will be allotted in the order they were sold and paid for.

Every grove of each series will be as near alike, and of as uniform value as possible to make them. Distance from residence lots being the only choice.

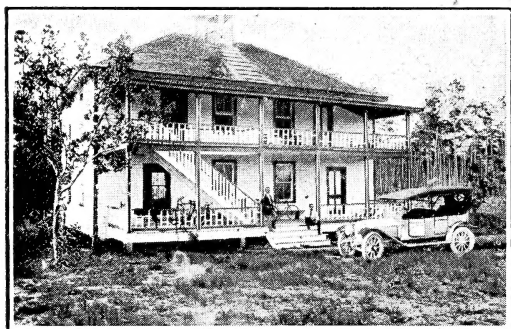
The first series owners will get the oldest groves at end of development period.

The second and later series owners have the benefit of the enhanced value of properties and share in the earnings of the earlier series up to end of development period. The second and later series by themselves would not pay out the development cost and the 6 per cent. per annum earning to the contract holder without the help from the earnings of the earlier series. This is wherein the plan is co-operative one series with the other.



**Street Planting Effect of Palms and  
Tropical Shrubbery**





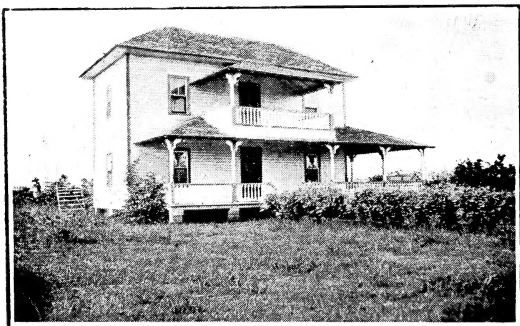
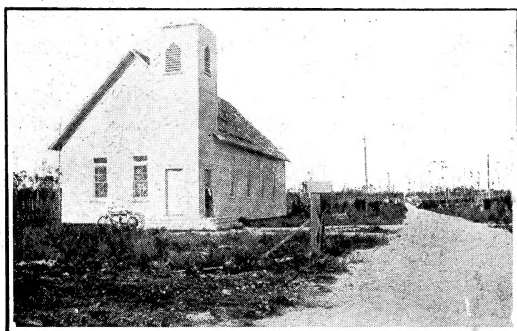
## Silver Palm Graded School.

One of the largest and best Schools outside of Miami in Dade County.

## Where Schools and Churches are Found

you are assured of culture and refinement.

Methodist Church



## A Silver Palm Home

The Florida Redlands abound in homes of this character or better.

## The Timber back of Church

is now being cleared away for development of Silver Palm residence lots and Co-operative Grove Planting.

Baptist Church

